

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN AND WESTERN DISTRICTS OF ARKANSAS**

RE: TRACY ESTES

CASE NO: 10-BK-16541

MODIFICATION OF CHAPTER 13 PLAN

Comes now the Debtor by and through his/her attorneys, Crawley & DeLoache, PLLC, and for his/her modification to the original or modified Chapter 13 plan states:

1. PAYMENT TO THE TRUSTEE:

THE DEBTOR PROPOSES TO PAY **\$635.00*** PER MONTH TO THE TRUSTEE.

[Indicate how often the Debtor is paid by checking the appropriate box below:]

() Weekly; () Bi-Weekly; () Semi-Monthly; (X) Monthly or () Other

*The debtor propose to pay what she's paid in to date, \$7,690.00 , and to pay an additional \$635.00 per month for the remaining 42 months of the plan, for a total base balance of \$34,360.00.

2. THE PLAN LENGTH shall remain the same.

3. UNSECURED CREDITORS are to be paid a pro rata dividend.

(SPECIAL NON-PRIORITY UNSECURED DEBTS REMAIN UNAFFECTED)

4. MODIFIED TREATMENT OF EXISTING CREDITORS

The following CHANGES are to be made to each creditor as set out below:

CREDITOR NAME

CHANGE IN TREATMENT\CLASSIFICATION

- | | |
|-----------------------------------|---|
| 1. JP Morgan Chase
(residence) | The debtor proposes to pay this long term continuing debt, \$271.22 per month, and cure an arrearage of \$7,795.66 by paying an additional \$135.00 per month until current. The amount of the proposed arrearage complies with Judge Evans' Order dated September 28, 2011 wherein she stated that the debtor did not owe the foreclosure fees and costs because they related to an invalid foreclosure attempt. This Order is on appeal and JP Morgan Chase has yet to file a corresponding Amended Proof of Claim. |
|-----------------------------------|---|

5. UNSECURED CREDITORS shall be paid at least as much as they would receive under Chapter 7.

6. ALL OTHER PROVISIONS AS SET FORTH IN THE LAST CONFIRMED PLAN REMAIN THE SAME.

Respectfully Submitted

**CRAWLEY & DELOACHE, PLLC
533 WEST WASHINGTON
JONESBORO, AR 72401
870/972/1127**

03-20-12
DATE

/s/Michael E. Crawley, Jr.
**MICHAEL E. CRAWLEY, BAR #97016
MIKE DELOACHE, BAR #90210
JOEL G. HARGIS, BAR#2004-007
ATTORNEYS FOR DEBTOR**

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN & WESTERN DISTRICT OF ARKANSAS**

RE: TRACY ESTES

CASE NO: 10-BK-16541

NOTICE OF OPPORTUNITY TO OBJECT TO MODIFIED PLAN BEFORE CONFIRMATION

You are hereby notified that the captioned debtor has filed the attached modification to the plan. Objections to the plan as modified must be filed with the Bankruptcy Court at 300 West 2nd St., Little Rock, AR 72201 in writing within 21 days from the date of this notice, with copies to the Counsel for the debtors and Mark T. McCarty, Trustee, P. O. Box 5006, N. Little Rock, Arkansas 72119.

If objections to the Plan as Modified are filed, they will be set for hearing by subsequent notice. If no objections are received, the Plan as Modified may be confirmed without further notice or hearing.

**CRAWLEY & DELOACHE, PLLC
533 WEST WASHINGTON
JONESBORO, AR 72401
870/972/1127
FAX 870/972-1787**

Date: 03-19-12

/s/Michael E. Crawley, Jr.
**Michael E. Crawley, Bar #97016
Mike DeLoache, Bar #90210
Joel G. Hargis, Bar #2004-007**

CERTIFICATE OF MAILING

I, the undersigned, hereby certify that copies of the foregoing notice and attached Modification to Plan have been mailed to:

Mark T. McCarty, Trustee
P. O. Box 5006
N. Little Rock, AR 72119

Internal Revenue Service
Insolvency – Stop 5024
55 N. Robinson
Oklahoma City, OK 73102

Legal Department
Employment Security Division
P.O. Box 2981
Little Rock, AR 72203

U.S. Attorney (Eastern District)
P. O. Box 1229
Little Rock, AR 72203

U.S. Attorney (Western District)
P. O. Box 1524
Fort Smith, AR 72902

and to all creditors per matrix:

/s/Michael E. Crawley, Jr.
CRAWLEY & DELOACHE, PLLC

Allied Interstate
PO Box 361444
Columbus, OH 43236

Amro Music Store Inc
2918 Poplar Ave
Memphis, TN 38111

Arkansas Department of Finance
& Administration
1800 W 7th Street
Little Rock, AR 72201

Bk Of Amer
Po Box 15026
Wilmington, DE 19850

Chase Home Finance
PO Box 182106
Dept. PP G7
Columbus, OH 43218

City of Pocahontas
P.O. Box 896
Pocahontas, AR 72455

Dept. of Finance & Admin
PO Box 1272
Little Rock, AR 72203

Equifax Information Service Ce
Attn: Dispute Resolution Dept.
PO Box 105873
Atlanta, GA 30348

Experian Information Solutions
Attn: Supervisor, Legal Dept.
701 Experian Pkwy
Allen, TX 75013

First National Bank
PO Box 509
Walnut Ridge, AR 72476

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Lawrence Memorial Hospital
PO Box 839
Walnut Ridge, AR 72476

Lvnv Funding Llc
P.o. B 10584
Greenville, SC 29603

Professional Cr Mgmt
Po Box 4037
Jonesboro, AR 72403

Protocol Recovery
509 Mercer Ave
Panama City, FL 32401

Security Credit Servic
2653 W Oxford Loop
Oxford, MS 38655

TransUnion
Attn: Dispute Resolution
PO Box 2000
Chester, PA 19022

Wilson & Associates
1521 Merrill Dr
Suite D-220
Little Rock, AR 72211